A health plan built to serve you well

Learn about the UnitedHealthcare Postal Service Health Benefits Program offering inside and at **uhcfeds.com**.

UnitedHealthcare

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Your helping hand in health care

The UnitedHealthcare PSHBP offering is designed for a simpler health care experience. With convenient benefits and a nationwide network, our Postal plan helps you and your family meet your health needs now and enable a healthier future.

Manage your plan digitally
With **myuhc.com®** and the **UnitedHealthcare® app**, you can check claims and coverage details, search network providers and more.

Connect with care 24/7

Get same-day care – from the comfort of home or anywhere – for a wide range of common health conditions with $0 copay, 24/7 Virtual Visits.

UHC Rewards and One Pass Select

Get more from your PSHB health plan with member programs and services designed to help you live healthier.

Reach goals, get rewarded

With **UnitedHealthcare Rewards**, you can earn up to **$300** toward a One Pass Select® membership for things you may already be doing. Here are a few ways to earn:

- Track your steps and sleep
- Take a health survey
- Get an annual checkup

The ultimate fitness membership

Once you activate UHC Rewards, subscribers and enrolled spouses can get started with **One Pass Select**, a subscription-based fitness membership and well-being network that gives you:

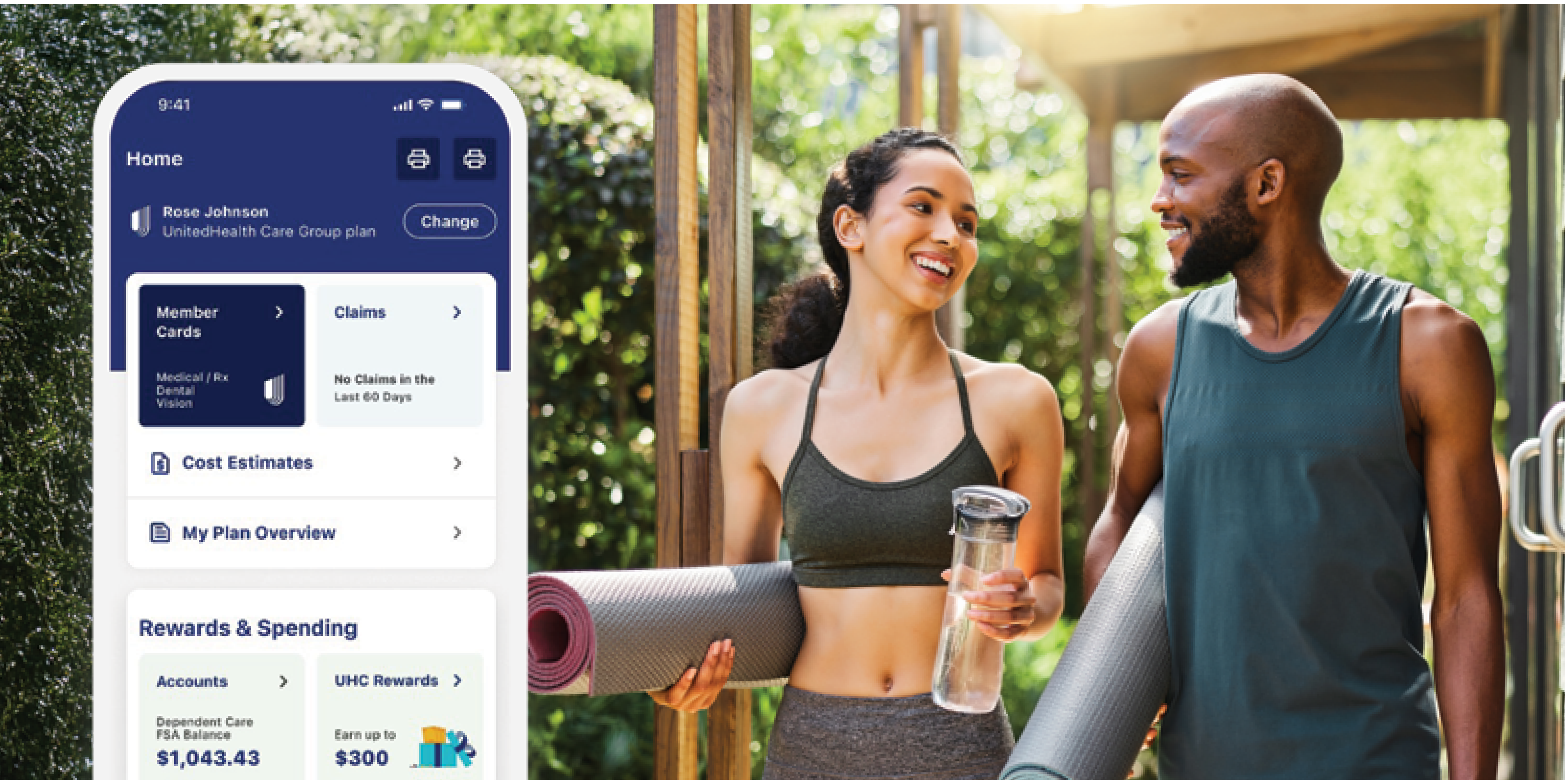
- Unlimited access to a nationwide network of thousands of fitness centers
- Grocery and home essentials delivery to make healthy eating easy
- Live, digital fitness classes and on-demand workouts

Start earning with UHC Rewards

Download the UnitedHealthcare® app and then:

1. Sign in or register
2. Select **UHC Rewards**
3. Activate UHC Rewards
4. Select **Redeem rewards** to access One Pass Select

Visit UHC Rewards within the UnitedHealthcare app



Experience as of Aug. 1, 2025. For illustrative purposes only.

Member programs designed for you

Real Appeal

A weight loss program designed to help you lose weight and keep it off, Real Appeal* offers:

- Up to a year of personalized 1-on-1 coaching
- A tracking app
- A Success Kit offering simple steps toward transformation

wellos

The Wellos app redefines your relationship with food by providing:

- Personalized, goal-based content based on your daily tracking
- New lessons that may help keep you motivated
- Curated recipe collections and meal plans
- Mini tracking challenges and more

Calm Health

Calm is a mindfulness and mental wellness app designed to help users enhance overall well-being. It offers a wide range of features including:

- Guided meditations, soothing sleep stories, breathing exercises, calming music, expert-led masterclasses and more

dispatch health®

Experience a different type of urgent health care. DispatchHealth brings medical care where you're the most comfortable – right at home. Here's what you'll have access to:

- Care delivered to your doorstep
- Providers prepared to treat everything an urgent care can treat
- A nationwide care network

Virtual care programs

dr. on demand by Included Health

Doctor On Demand by Included Health offers convenient, quality virtual care such as:

- Urgent care for a wide range of conditions
- Online therapy, psychiatry and medication management
- Virtual primary care from the comfort of your home

Teladoc HEALTH

Teladoc™ connects you to a primary care provider (PCP) of your choice by phone or video for a personalized care experience. You'll get:

- $0 out-of-pocket annual checkup
- Access to a dedicated team
- A customized care plan and in-person referrals

amwell

Meet your unique needs with hybrid care and a provider who can diagnose and treat your health conditions. With the Amwell Converge™ platform, you can:

- Schedule visits, specialty consults and more
- Choose in-person, virtual or automated care settings

More ways to access care

Personal health support

This flexible, holistic care management program provides personalized support and guidance to help address over 100 health concerns and conditions.

Health Engagement Nurses

A dedicated Health Engagement Nurse can help you create a plan to address lifestyle behaviors such as physical activity, nutrition counseling and chronic condition management.

Mental and behavioral health

Access our large network of nearby mental and behavioral health providers with options for either in-person or virtual care.

Health advocacy

Connect with an advocate by phone or chat on the UnitedHealthcare app or at **myuhc.com** to help you understand your benefits and claims.

Review the Choice Plus Primary Postal Plan (JY, KE)

Key benefits include: No copays for primary care, no referrals required to see a specialist, network and out-of-network benefits and access to a nationwide network.

Health plan details

		Choice Plus Primary Postal (JY, KE)	
Plan type		**Open access**	
Deductibles and out-of-pocket limits		**Network**	**Out-of-network**
Annual deductible amounts: The amount you pay before the plan starts sharing costs	Self	$750	$3,000
	Self plus one	$1,500	$6,000
	Self and family	$1,500	$6,000
Out-of-pocket limits: The most you could pay for covered services in a plan year	Self	$7,350	$15,000
	Self plus one	$14,700	$30,000
	Self and family	$14,700	$30,000

Medical copays and coinsurance	Network	Out-of-network
Doctors and specialists		
Preventive care visit*	$0; not subject to deductible	Not covered
Primary care visit (illness or injury)	$0; not subject to deductible	40% after deductible**
Virtual visit (online doctor)	$0; not subject to deductible	Not covered
Urgent care visit	$60; not subject to deductible	40% after deductible**
Specialist visit	$60; not subject to deductible	40% after deductible**
Lab and X-ray	20% after deductible	Not covered
Major diagnostic and imaging (MRI, CT scan, PET scan)	20% after deductible	Not covered
Emergency care		
Emergency room	20% after deductible	40% after deductible
Emergency transportation (ground)	20% after deductible	40% after deductible
Other care		
Mental health visit (office visit)	$0 copay, not subject to deductible	40% after deductible**
Applied behavioral analysis (office visit)	$0 copay, not subject to deductible	40% after deductible**
Mental health hospitalization	20% after deductible	40% after deductible**
Surgery – outpatient	Freestanding center: 20% after deductible	Freestanding center: 40% after deductible**
	Hospital-based center: 20% after deductible	Hospital-based center: 40% after deductible**
Hospital – inpatient stay	20% after deductible	40% after deductible**
Physician fees for surgical and medical services	20% after deductible	40% after deductible**

Pharmacy copays	Retail up to 30-day supply	Specialty pharmacy up to 30-day supply	Out-of-network
Prescription tier level 1	$10	$10	Not covered
Prescription tier level 2	$50	$150	Not covered
Prescription tier level 3	$100	$350	Not covered
Prescription tier level 4	$200	$500	Not covered

Pharmacy deductibles		Retail / Mail order	Specialty pharmacy	Out-of-network
Prescription tier level 3 & 4	Self	$250	N/A	N/A
	Self plus one	$500	N/A	N/A
	Self and family	$500	N/A	N/A

Enrollment type	Enrollment code	Your share Biweekly	Your share Monthly
Choice Plus Primary Postal			
JY			
Self only	JYA	$78.58	$170.26
Self plus one	JYC	$168.95	$366.07
Self and family	JYB	$185.85	$402.68
KE			
Self only	KEA	$87.38	$189.33
Self plus one	KEC	$187.88	$407.07
Self and family	KEB	$206.66	$447.77

To enroll in this plan, you must live or work in one of these areas:

JY / 935523 Available in: Alabama, Arkansas, District of Columbia, Florida, Georgia (Atlanta), Illinois, Iowa, Kansas, Kentucky, Louisiana, Maryland, Mississippi, Missouri, North Carolina, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia

KE / 935516 Available in: Arizona (Phoenix, Tucson, Mohave and Yavapai Counties), Nevada, Oregon, Washington

Changes for 2026 – Plan JY, KE:

- In-Network deductible changed to $750/$1,500
- Urgent Care copay increased to $60
- Expanded to include all of Missouri, Kansas and Oklahoma
- Fertility benefits have been expanded, please refer to the brochure for details

Preventive Dental PPO*** Plan****

You can see any licensed dentist.
Just present your separate PPO dental ID card to access benefits.

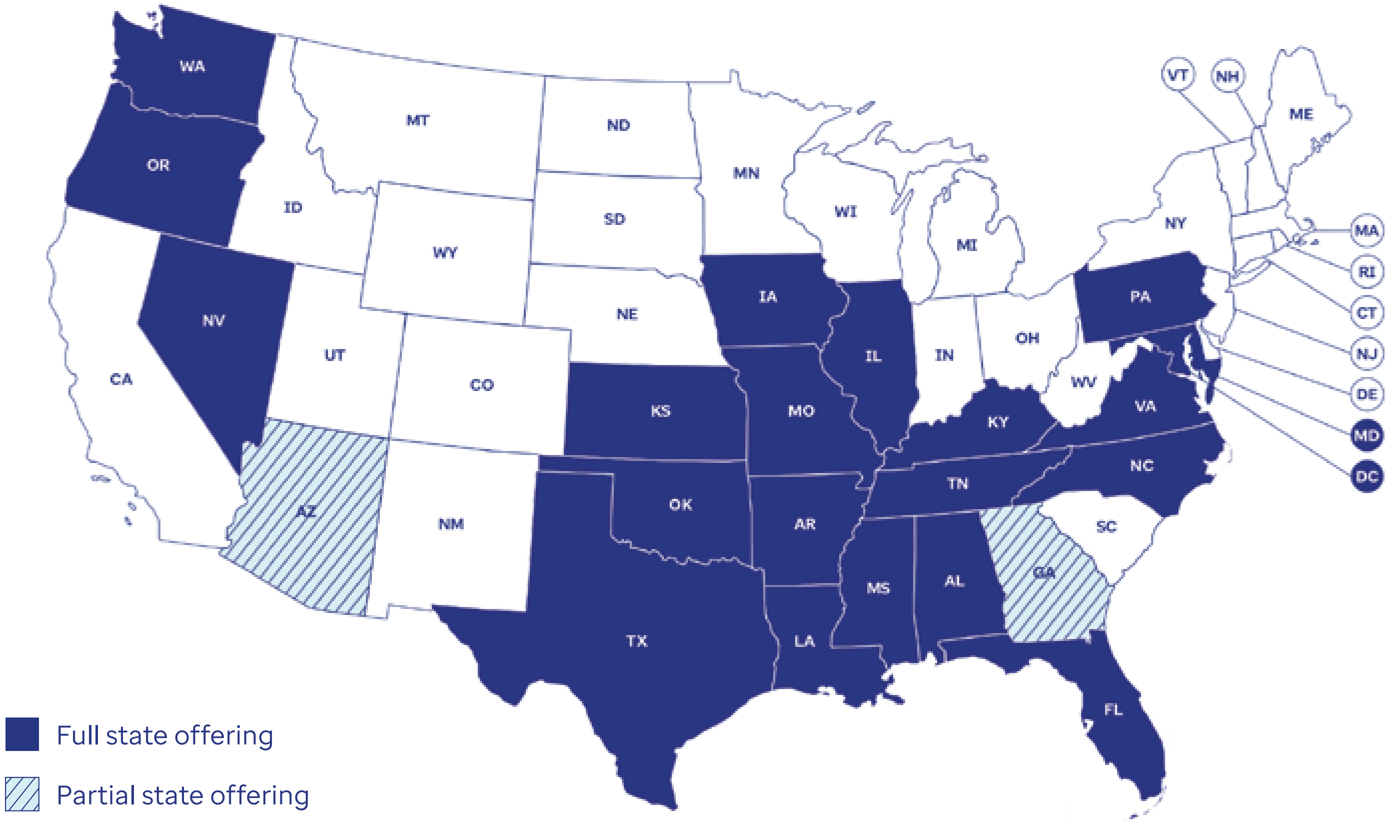
What it offers:	What you'll pay:
Deductible	$0
Annual maximum	$500 per person per year
Oral exam,***** prophylaxis (cleaning),***** X-rays and sealants†	$0 (100% for covered services)

For dental coverage above and beyond what your health plan includes, explore the FEDVIP dental plans at **uhcfeds.com**. Visit **uhcfeds.com** for additional information and to find a participating dentist near you.

*Age-appropriate preventive care services are covered at 100% when received in the plan network. This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which include limitations and exclusions.
**Of allowable charges and any difference between allowed and billed amount.
***PPO = Preferred Provider Organization.
****Non-PSHBP benefit.
*****Limited to 2 times per consecutive 12 months.
†Available to children under the age of 16.

UnitedHealthcare PSHBP Markets

You must live or work in one of these service areas.



How to enroll

Now that you've had some time to review the details, let's get started:

Step 1: Enroll online

Go to **health-benefits.opm.gov/pshb.com** to sign up for your plan. Access additional plan details at **uhcfeds.com**.

Step 2: Get dedicated support

If you have questions, call the PSHB Helpline at **1-844-451-1261**

Medicare options for Postal retirees

As a part of the Postal Service Health Benefits Program, you will be automatically enrolled into a Part D prescription drug plan for your prescription drug benefits unless you choose to opt in to the UnitedHealthcare Retiree Advantage (PPO) plan, which includes Part D prescription drugs. Find more information at **retiree.uhc.com/postal** or call **1-844-481-8821, TTY 711**, 8 a.m.–8 p.m. local time, Monday–Friday.

2026 Plan choices	PSHB Retiree Advantage Medical and Part D prescription drugs	PSHB Health Plan Medical coverage paired with PSHB Part D prescription drugs
	You pay	You pay
Medical coverage overview[1]		
Deductible	$0	$750
Out-of-pocket limit	$0	$7,350
Primary care visit	$0	$0
Specialist visit	$0	$60
Emergency room and ambulance	$0	20% after deductible
Inpatient hospital	$0	20% after deductible
Hearing aids	$0 up to $1,500	20% up to $2,500
Pharmacy coverage overview		
Part D Prescriptions[2]	✔	✔
Deductible	$0	$0
Out-of-pocket limit	$2,100	$2,100
Retail Tier 1	$5	$10
Retail Tier 2	$25	$45
Retail Tier 3	$60	$100
Retail Tier 4	$90	$100
Mail order – 90 day supply	2 times retail copay	2.5 times retail copay
Extras		
Part B premium subsidy	$150 per month	$0
Nationwide network	✔	✔
Referrals required		
Worldwide routine coverage	✔	
Free gym membership	✔	
$40 quarterly over the counter item credit	✔	
One plan - no need to coordinate benefits	✔	
NEW vision benefit - $100 annual allowance for glasses or contacts	✔	

The Retiree Advantage plan is available to you at no additional cost to your UnitedHealthcare Choice Plus Primary Postal plan. If you elect to enroll in the Retiree Advantage plan, you must continue to pay your Choice Plus Primary Postal plan premium and your Medicare Part B premiums. Do not suspend or cancel your Choice Plus Primary Postal plan or you will be automatically disenrolled from the Retiree Advantage plan.

[1]Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

[2]Coupons and copay assistance programs cannot be used under either the Retiree Advantage plan or the Part D prescription.

The fine print

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

All trademarks are the property of their respective owners.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number service is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in the health care reform law. UnitedHealthcare also covers other routine services, which may require a copay, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through MD-Individual Practice Association, Inc. (MD-IPA).

United Healthcare